

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claim 1. (currently amended): A network sales system comprising  
a plurality of buyer computers and at least one merchant computer interconnected by a communications network,  
means at each merchant computer for maintaining and providing a database of digital advertisements comprising  
means for storing said digital advertisements, each digital advertisement including a product abstract,  
means for communicating a digital advertisement to a buyer computer over said network using Internet transfer protocols in response to a network request from said buyer computer,  
means at each buyer computer for requesting, displaying, and responding to digital advertisements comprising  
means responsive to a user inquiry for selecting a merchant computer and obtaining a digital advertisement for a product from said database of advertisements at said merchant computer,  
display means for displaying said advertisement,  
purchase means responsive to a user request for communicating a purchase message to said merchant computer,  
account identification means for transmitting the user's account information to said merchant computer,  
means, at said merchant computer, comprising  
authorization means to authorize said purchase message by sending messages into a financial system network,  
fulfillment means to send said product to user conditional on approval of said authorization means.

Claim 2. (original): The network sales system of claim 1 further wherein said authorization means at said merchant computer comprises

means for communicating a missing payment information request message to said buyer computer to obtain missing payment information,

means for receiving said missing payment information from said buyer computer,

means for authorizing said purchase message by sending messages into a financial system network,

and said account identification means at said buyer computer comprises

means responsive to said missing payment information request message to query the user for additional payment information,

means to send said additional payment information to said merchant computer.

Claim 3. (original): The network sales system of claim 1 further wherein said account identification means comprises

means for assembling a payment order,

means for sending said payment order to a network payment system for authorization,

and wherein said authorization means comprises

means for verifying that said payment order has been previously authorized by said payment system.

Claim 4. (currently amended): An electronic sales system comprising  
means for storing a database of digital advertisements, each digital advertisement for a product including a program,  
means for communicating a digital advertisement to a buyer computer using Internet transfer protocols,  
means at said buyer computer for displaying and responding to said digital advertisement comprising  
display means for displaying said digital advertisement by executing a portion of said advertisement as a program and performing actions as specified by said program,  
purchase means responsive to a user request for communicating a purchase message to a merchant computer,  
means, at said merchant computer, comprising  
fulfillment means to send said product to user.

Claim 5. (currently amended): An electronic sales system comprising  
means for storing a database of digital advertisements, each digital advertisement for a product including a program,  
packet-switched means for communicating a digital advertisement using Internet transfer protocols to a buyer computer,  
means at said buyer computer for displaying and responding to said digital advertisement via packet-switched network, comprising  
display means for displaying said digital advertisement by executing a portion of said advertisement as a program and performing actions as specified by said program,  
purchase means responsive to a user request for communicating a purchase message to a merchant computer over a packet-switched network,  
means, at said merchant computer, comprising  
fulfillment means to send said product to user.